

**Fill in this information to identify the case:**

Debtor 1 Herbert Albert Ramos  
Debtor 2 Sue Ramos  
(Spouse, if filing) fka Sue Kohler  
United States Bankruptcy Court for the: Middle District of Pennsylvania  
(State)  
Case number 18-03695

**Form 4100R****Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**Statement / Response Date: 10/16/2023

**Name of creditor:** Allied First Bank, SB dba Servbank **Court claim no. (if known):** 7  
**Last 4 digits** of any number you use to identify the debtor's account: 1451  
**Property address:** 3610 S Salem Church Rd  
Number Street  
Dover, Pennsylvania 17315  
City State ZIP Code

**Part 2: Prepetition Default Payments***Check One:*

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment***Check one*

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:

MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is: \_\_\_\_\_

Debtor 1

Herbert Albert Ramos

First Name

Middle Name

Last Name

Case number (if known)

18-03695

- a. Total postpetition ongoing payments due: (a) \$1101.82
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$0.00
- c. **Total.** Add lines a and b. (c) \$1101.82

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

09/01/2023

MM / DD / YYYY

#### Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

#### Part 5: Sign Here

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim**

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x /s/ Mukta Suri

Date 10/17/2023

Signature

Print

Mukta Suri

First Name

Middle Name

Last Name

Title

Authorized Agent for Allied First Bank, SB dba Servbank

Company

Bonial & Associates, P.C.

**If different from the notice address listed on the proof of claim to which this response applies:**

Address

P.O. Box 9013

Number

Street

Addison, Texas 75001

City

State

ZIP Code

Contact phone

(972) 643-6600

Email

POCInquiries@BonialPC.com

**CERTIFICATE OF SERVICE OF RESPONSE TO NOTICE OF FINAL CURE**

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before October 17, 2023 via electronic notice unless otherwise stated.

**Debtor** *Via U.S. Mail*

Herbert Albert Ramos  
3610 S Salem Church Rd  
Dover, PA 17315-4317

**Debtor** *Via U.S. Mail*

Sue Ramos  
3610 S Salem Church Rd  
Dover, PA 17315-4317

**Debtors' Attorney**

Dawn Marie Cutaia  
Fresh Start Law, PLLC  
1701 West Market Street  
York, PA 17404

**Chapter 13 Trustee**

Jack N. Zaharopoulos  
8125 Adams Drive, Suite A  
Hummelstown, Pennsylvania 17036

Respectfully Submitted,

/s/ Mukta Suri

Creditor:	THE MONEY SOURCE
Debtor:	Herbert Albert Ramos & Sue Ramos
Case No.:	18-03695
Loan No.:	
Our File No.:	
Collateral:	3610 South Salem Church Rd Dover, PA 17315

# **PAYMENTS RECEIVED**

Loan Status as of: 10/16/2023  
Initial Due Date: 10/1/2018

Date Received	Amount Received	Due Date	Amount Due	NSF/Late Charges/Other	Paid Over/Short	Description
	\$ -	10/1/2018	\$ 1,054.11	\$ -	\$ (1,054.11)	Payment Accrued
10/22/2018	\$ 1,046.19			\$ -	\$ 1,046.19	Funds Received
10/22/2018	\$ 1,046.19			\$ -	\$ 1,046.19	Funds Received
	\$ -	11/1/2018	\$ 1,054.11	\$ -	\$ (1,054.11)	Payment Accrued
	\$ -	12/1/2018	\$ 1,054.11	\$ -	\$ (1,054.11)	Payment Accrued
12/12/2018	\$ 1,046.19			\$ -	\$ 1,046.19	Funds Received
	\$ -	1/1/2019	\$ 1,054.11	\$ -	\$ (1,054.11)	Payment Accrued
1/18/2019	\$ 1,046.19			\$ -	\$ 1,046.19	Funds Received
	\$ -	2/1/2019	\$ 1,054.11	\$ -	\$ (1,054.11)	Payment Accrued
2/19/2019	\$ 1,046.19			\$ -	\$ 1,046.19	Funds Received
	\$ -	3/1/2019	\$ 1,054.11	\$ -	\$ (1,054.11)	Payment Accrued
3/18/2019	\$ 1,046.19			\$ -	\$ 1,046.19	Funds Received
	\$ -	4/1/2019	\$ 1,054.11	\$ -	\$ (1,054.11)	Payment Accrued
4/16/2019	\$ 1,046.19			\$ -	\$ 1,046.19	Funds Received
	\$ -	5/1/2019	\$ 1,054.11	\$ -	\$ (1,054.11)	Payment Accrued
5/23/2019	\$ 1,046.19			\$ -	\$ 1,046.19	Funds Received
	\$ -	6/1/2019	\$ 1,054.11	\$ -	\$ (1,054.11)	Payment Accrued
6/21/2019	\$ 1,046.19			\$ -	\$ 1,046.19	Funds Received
	\$ -	7/1/2019	\$ 1,054.11	\$ -	\$ (1,054.11)	Payment Accrued
7/23/2019	\$ 1,046.19			\$ -	\$ 1,046.19	Funds Received
	\$ -	8/1/2019	\$ 1,054.11	\$ -	\$ (1,054.11)	Payment Accrued
8/23/2019	\$ 1,046.19			\$ -	\$ 1,046.19	Funds Received
	\$ -	9/1/2019	\$ 1,054.11	\$ -	\$ (1,054.11)	Payment Accrued
	\$ -	10/1/2019	\$ 1,054.11	\$ -	\$ (1,054.11)	Payment Accrued
10/7/2019	\$ 1,046.19			\$ -	\$ 1,046.19	Funds Received
10/24/2019	\$ 1,046.19			\$ -	\$ 1,046.19	Funds Received
	\$ -	11/1/2019	\$ 1,054.11	\$ -	\$ (1,054.11)	Payment Accrued
	\$ -	12/1/2019	\$ 1,060.00	\$ -	\$ (1,060.00)	Payment Accrued
12/3/2019	\$ 1,046.19			\$ -	\$ 1,046.19	Funds Received
	\$ -	1/1/2020	\$ 1,060.00	\$ -	\$ (1,060.00)	Payment Accrued
1/2/2020	\$ 1,046.19			\$ -	\$ 1,046.19	Funds Received
1/9/2020	\$ 1,046.19			\$ -	\$ 1,046.19	Funds Received
	\$ -	2/1/2020	\$ 1,060.00	\$ -	\$ (1,060.00)	Payment Accrued
2/19/2020	\$ 1,046.19			\$ -	\$ 1,046.19	Funds Received
	\$ -	3/1/2020	\$ 1,060.00	\$ -	\$ (1,060.00)	Payment Accrued
3/9/2020	\$ 1,046.19			\$ -	\$ 1,046.19	Funds Received
	\$ -	4/1/2020	\$ 1,060.00	\$ -	\$ (1,060.00)	Payment Accrued
4/6/2020	\$ 1,046.19			\$ -	\$ 1,046.19	Funds Received
	\$ -	5/1/2020	\$ 1,060.00	\$ -	\$ (1,060.00)	Payment Accrued
5/13/2020	\$ 1,046.19			\$ -	\$ 1,046.19	Funds Received
	\$ -	6/1/2020	\$ 1,060.00	\$ -	\$ (1,060.00)	Payment Accrued
6/12/2020	\$ 1,046.19			\$ -	\$ 1,046.19	Funds Received
	\$ -	7/1/2020	\$ 1,060.00	\$ -	\$ (1,060.00)	Payment Accrued
7/20/2020	\$ 1,046.17			\$ -	\$ 1,046.17	Funds Received
	\$ -	8/1/2020	\$ 1,060.00	\$ -	\$ (1,060.00)	Payment Accrued
8/27/2020	\$ 1,046.19			\$ -	\$ 1,046.19	Funds Received
	\$ -	9/1/2020	\$ 1,060.00	\$ -	\$ (1,060.00)	Payment Accrued
9/22/2020	\$ 1,060.00			\$ -	\$ 1,060.00	Funds Received
	\$ -	10/1/2020	\$ 1,060.00	\$ -	\$ (1,060.00)	Payment Accrued
10/20/2020	\$ 1,060.00			\$ -	\$ 1,060.00	Funds Received
	\$ -	11/1/2020	\$ 1,060.00	\$ -	\$ (1,060.00)	Payment Accrued
11/18/2020	\$ 1,060.00			\$ -	\$ 1,060.00	Funds Received
	\$ -	12/1/2020	\$ 1,060.00	\$ -	\$ (1,060.00)	Payment Accrued

12/17/2020	\$ 1,060.00			\$ -	\$ 1,060.00	Funds Received
	\$ -	1/1/2021	\$ 1,066.06	\$ -	\$ (1,066.06)	Payment Accrued
	\$ -	2/1/2021	\$ 1,066.06	\$ -	\$ (1,066.06)	Payment Accrued
2/3/2021	\$ 1,066.06			\$ -	\$ 1,066.06	Funds Received
	\$ -	3/1/2021	\$ 1,066.06	\$ -	\$ (1,066.06)	Payment Accrued
3/4/2021	\$ 1,066.06			\$ -	\$ 1,066.06	Funds Received
3/15/2021	\$ 1,066.06			\$ -	\$ 1,066.06	Funds Received
	\$ -	4/1/2021	\$ 1,066.06	\$ -	\$ (1,066.06)	Payment Accrued
4/12/2021	\$ 1,066.06			\$ -	\$ 1,066.06	Funds Received
	\$ -	5/1/2021	\$ 1,066.06	\$ -	\$ (1,066.06)	Payment Accrued
5/6/2021	\$ 1,066.06			\$ -	\$ 1,066.06	Funds Received
	\$ -	6/1/2021	\$ 1,066.06	\$ -	\$ (1,066.06)	Payment Accrued
6/14/2021	\$ 1,066.06			\$ -	\$ 1,066.06	Funds Received
	\$ -	7/1/2021	\$ 1,066.06	\$ -	\$ (1,066.06)	Payment Accrued
7/20/2021	\$ 1,066.06			\$ -	\$ 1,066.06	Funds Received
	\$ -	8/1/2021	\$ 1,066.06	\$ -	\$ (1,066.06)	Payment Accrued
8/11/2021	\$ 1,066.06			\$ -	\$ 1,066.06	Funds Received
	\$ -	9/1/2021	\$ 1,066.06	\$ -	\$ (1,066.06)	Payment Accrued
9/15/2021	\$ 1,066.06			\$ -	\$ 1,066.06	Funds Received
	\$ -	10/1/2021	\$ 1,066.06	\$ -	\$ (1,066.06)	Payment Accrued
10/13/2021	\$ 1,066.06			\$ -	\$ 1,066.06	Funds Received
	\$ -	11/1/2021	\$ 1,066.06	\$ -	\$ (1,066.06)	Payment Accrued
11/17/2021	\$ 1,066.06			\$ -	\$ 1,066.06	Funds Received
	\$ -	12/1/2021	\$ 1,066.06	\$ -	\$ (1,066.06)	Payment Accrued
12/15/2021	\$ 1,066.06			\$ -	\$ 1,066.06	Funds Received
	\$ -	1/1/2022	\$ 1,060.50	\$ -	\$ (1,060.50)	Payment Accrued
1/19/2022	\$ 1,066.06			\$ -	\$ 1,066.06	Funds Received
	\$ -	2/1/2022	\$ 1,060.50	\$ -	\$ (1,060.50)	Payment Accrued
2/28/2022	\$ 1,066.06			\$ -	\$ 1,066.06	Funds Received
3/1/2022	\$ 1,066.06			\$ -	\$ 1,066.06	Funds Received
	\$ -	3/1/2022	\$ 1,060.50	\$ -	\$ (1,060.50)	Payment Accrued
3/7/2022	\$ (1,066.06)			\$ -	\$ (1,066.06)	Payment Reversed
3/18/2022	\$ 1,066.06			\$ -	\$ 1,066.06	Funds Received
	\$ -	4/1/2022	\$ 1,060.50	\$ -	\$ (1,060.50)	Payment Accrued
4/20/2022	\$ 1,066.06			\$ -	\$ 1,066.06	Funds Received
	\$ -	5/1/2022	\$ 1,060.50	\$ -	\$ (1,060.50)	Payment Accrued
5/18/2022	\$ 1,066.06			\$ -	\$ 1,066.06	Funds Received
	\$ -	6/1/2022	\$ 1,060.50	\$ -	\$ (1,060.50)	Payment Accrued
6/16/2022	\$ 1,066.06			\$ -	\$ 1,066.06	Funds Received
	\$ -	7/1/2022	\$ 1,060.50	\$ -	\$ (1,060.50)	Payment Accrued
7/20/2022	\$ 1,066.06			\$ -	\$ 1,066.06	Funds Received
	\$ -	8/1/2022	\$ 1,060.50	\$ -	\$ (1,060.50)	Payment Accrued
8/16/2022	\$ 1,066.06			\$ -	\$ 1,066.06	Funds Received
	\$ -	9/1/2022	\$ 1,060.50	\$ -	\$ (1,060.50)	Payment Accrued
9/19/2022	\$ 1,066.06			\$ -	\$ 1,066.06	Funds Received
	\$ -	10/1/2022	\$ 1,060.50	\$ -	\$ (1,060.50)	Payment Accrued
10/24/2022	\$ 1,066.06			\$ -	\$ 1,066.06	Funds Received
	\$ -	11/1/2022	\$ 1,060.50	\$ -	\$ (1,060.50)	Payment Accrued
11/23/2022	\$ 1,066.06			\$ -	\$ 1,066.06	Funds Received
	\$ -	12/1/2022	\$ 1,060.50	\$ -	\$ (1,060.50)	Payment Accrued
12/19/2022	\$ 1,066.06			\$ -	\$ 1,066.06	Funds Received
	\$ -	1/1/2023	\$ 1,060.50	\$ -	\$ (1,060.50)	Payment Accrued
1/26/2023	\$ 1,066.06			\$ -	\$ 1,066.06	Funds Received
	\$ -	2/1/2023	\$ 1,075.73	\$ -	\$ (1,075.73)	Payment Accrued
2/22/2023	\$ 1,075.73			\$ -	\$ 1,075.73	Funds Received
	\$ -	3/1/2023	\$ 1,075.73	\$ -	\$ (1,075.73)	Payment Accrued
3/15/2023	\$ 1,075.73			\$ -	\$ 1,075.73	Funds Received
	\$ -	4/1/2023	\$ 1,075.73	\$ -	\$ (1,075.73)	Payment Accrued
4/20/2023	\$ 1,075.73			\$ -	\$ 1,075.73	Funds Received
	\$ -	5/1/2023	\$ 1,075.73	\$ -	\$ (1,075.73)	Payment Accrued
5/5/2023	\$ 1,212.55			\$ -	\$ 1,212.55	Funds Received
	\$ -	6/1/2023	\$ 1,075.73	\$ -	\$ (1,075.73)	Payment Accrued
6/2/2023	\$ 1,075.73			\$ -	\$ 1,075.73	Funds Received

6/30/2023	\$ 1,075.73			\$ -	\$ 1,075.73	Funds Received
	\$ -	7/1/2023	\$ 1,075.73	\$ -	\$ (1,075.73)	Payment Accrued
	\$ -	8/1/2023	\$ 1,075.73	\$ -	\$ (1,075.73)	Payment Accrued
8/11/2023	\$ 1,075.73			\$ -	\$ 1,075.73	Funds Received
	\$ -	9/1/2023	\$ 1,075.73	\$ -	\$ (1,075.73)	Payment Accrued
9/14/2023	\$ 1,075.73			\$ -	\$ 1,075.73	Funds Received
	\$ -	10/1/2023	\$ 1,075.73	\$ -	\$ (1,075.73)	Payment Accrued
<b>Total:</b>	<b>\$ 63,696.51</b>		<b>\$ 64,798.33</b>	<b>\$ -</b>	<b>\$ (1,101.82)</b>	

Delinquent Payments		Days Delinquent: 45		
Month Due	P&I Due	Escrow Due	Stip Due	Total Due
9/1/2023	\$ 692.73	\$ 383.00	\$ -	\$ 1,075.73
10/1/2023	\$ 692.73	\$ 383.00	\$ -	\$ 1,075.73
Delinquency				\$ 2,151.46
Less Unapplied				\$ 1,049.64
Total Delinquency				\$ 1,101.82